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II

110TH CONGRESS
1ST SESSION

S. 1899

To require every American to have health insurance coverage.

IN THE SENATE OF THE UNITED STATES

JULY 30, 2007

Mr. CARDIN introduced the following bill; which was read twice and referred to the Committee on Finance

A BILL

To require every American to have health insurance coverage.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “**Universal Health Cov-**
5 **erage Act of 2007**”.

6 **SEC. 2. UNIVERSAL HEALTH INSURANCE COVERAGE FOR**

7 **ALL AMERICANS.**

8 (a) IN GENERAL.—Each individual residing in the
9 United States who is a citizen or national of the United
10 States, or an alien lawfully admitted to the United States
11 for permanent residence shall have qualified health cov-
12 erage.

1 (b) QUALIFIED HEALTH COVERAGE DEFINED.—For
2 purposes of this section, the term “qualified health cov-
3 erage” means coverage under any of the following:

4 (1) The medicare, medicaid, or SCHIP pro-
5 gram, under title XVIII, XIX, or XXI of the Social
6 Security Act.

7 (2) A program of veterans’ medical care under
8 chapter 17 of title 38, United States Code.

9 (3) Chapter 55 of title 10, United States Code.

10 (4) The Federal employees health benefits pro-
11 gram under chapter 89 of title 5, United States
12 Code.

13 (5) A program of the Indian Health Service.

14 (6) A group health plan (as defined in section
15 733(a)(1) of the Employee Retirement Income Secu-
16 rity Act of 1974), including a retiree health plan.

17 (7) A health plan described in subsection (d).

18 (8) Any other qualified health coverage as the
19 State involved finds appropriate.

20 (c) EXCEPTION.—Subsection (a) shall not apply to
21 an individual who is opposed for religious reasons to
22 health coverage, including an individual who declines
23 health plan coverage due to a reliance on healing using
24 spiritual means through prayer alone.

(d) **LOW COST PLANS.**—The Secretary of Health and Human Services, in consultation with the National Association of Insurance Commissioners, shall develop at least 3 types of low-cost health insurance plans for each State and the District of Columbia that shall be made available, on a guaranteed-issue basis, to all individuals with incomes below 400 percent of the Federal poverty line (as determined by the Secretary).

(e) **EFFECTIVE DATE.**—Subsection (a) shall take effect on January 1, 2009.

SEC. 3. EXCISE TAX FOR ENFORCEMENT AND FUNDING OF UNCOMPENSATED CARE HOSPITAL POOL.

(a) **IN GENERAL.**—Subtitle D of the Internal Revenue Code of 1986 (relating to miscellaneous excise taxes) is amended by adding at the end the following new chapter:

“CHAPTER 48—UNINSURED EXCISE TAX FOR UNCOMPENSATED CARE HOSPITAL POOL

“Sec. 5000A. Uninsured excise tax for uncompensated care hospital pool.

“SEC. 5000A. UNINSURED EXCISE TAX FOR UNCOMPENSATED CARE HOSPITAL POOL.

“There is hereby imposed on each individual who for any month (or portion thereof) is required, but fails, to have qualified health coverage in accordance with section

1 2(a) of the Universal Health Coverage Act of 2007 for
 2 any continuous period that is greater than 60 days a tax
 3 in an amount equal to the average monthly premium
 4 amount for qualified health coverage in the State in which
 5 the individual resides (as determined pursuant to regula-
 6 tions promulgated by the Secretary) for each such
 7 month.”.

8 (b) APPLICATION OF TAX FOR AUTOMATIC ENROLL-
 9 MENT.—Amounts collected under section 5000A of the In-
 10 ternal Revenue Code of 1986 shall be credited to a fund
 11 administered by the Secretary of Health and Human Serv-
 12 ices and shall be available in advance of appropriations
 13 for the Secretary to cover the cost of administering a pro-
 14 gram to automatically enroll individuals who pay a tax
 15 under such section in health care coverage under one of
 16 the three lowest cost qualified health coverage products
 17 offered in the State involved. Such coverage may include
 18 enrollment in any program described in section 2(b) if the
 19 individual is eligible for such enrollment. The Secretary
 20 shall carry out the program under this subsection in con-
 21 sultation and coordination with State governors.

22 (c) CLERICAL AMENDMENT.—The table of chapters
 23 for subtitle D of the Internal Revenue Code of 1986 is
 24 amended by adding at the end the following new item:

Chapter 48. Uninsured excise tax for uncompensated care hospital pool.

- 1 (d) EFFECTIVE DATE.—The amendments made by
2 this section shall take effect on January 1, 2009.

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